

Information to identify the case:

Debtor 1	Gary Dubinsky	Social Security number or ITIN	xxx-xx-3313
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-23671-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gary Dubinsky

2/15/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Gary Dubinsky
 Debtor

Case No. 16-23671-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 23

Date Rcvd: Feb 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2017.

db
 14298229 +Gary Dubinsky, 107 Long Avenue, Belle Vernon, PA 15012-2613
 14298230 +Carroll Township Sewage Authority, P.O. Box 661, Donora, PA 15033-0661
 14298231 +Colonial Acceptance, 312 Fallowfield Avenue, P.O. Box 25, Charleroi, PA 15022-0025
 14298232 +Comcast, 300 Corliss Street, Pittsburgh, PA 15220-4864
 14298233 +Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5142
 14298234 Fayette Waste, LLC, 1790 Pittsburgh Road, Waltersburg, PA 15488
 14298235 Monongahela Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
 14298237 Peoples Natural Gas, P.O. Box 535322, Pittsburgh, PA 15253-5322
 14298239 #+Stellar Recovery, Inc., 1327 Highway 2 West, Kalispell, MT 59901-3413
 14306729 +The Danbury Mint, 47 Richards Avenue, Norwalk, CT 06857-0001
 14306731 Universal Fidelity Corp., P.O. Box 941911, Houston, TX 77094-8911
 14298240 +Verizon, 900 Merchants Concourse, Westbury, NY 11590-5142
 14306732 Waste Management, P.O. Box 13577, Philadelphia, PA 19101-3577

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 16 2017 01:42:15 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Feb 16 2017 01:38:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14298227 EDI: CINGMIDLAND.COM Feb 16 2017 01:38:00 AT&T Mobility, 5020 Ash Grove Road,
 Springfield, IL 62711-6329
 14298228 EDI: CAPITALONE.COM Feb 16 2017 01:38:00 Capital One, c/o TSYS Total Debt Management,
 P.O. Box 5155, Norcross, GA 30091
 14298233 EDI: ESSL.COM Feb 16 2017 01:38:00 Dish Network, P.O. Box 94063,
 Palatine, IL 60094-4063
 14306730 +EDI: IIC9.COM Feb 16 2017 01:38:00 IC System, Inc., 444 Highway 96 East, P.O. Box 64378,
 Saint Paul, MN 55164-0378
 14298236 +E-mail/Text: csc.bankruptcy@amwater.com Feb 16 2017 01:43:23 Pennsylvania American Water,
 P.O. Box 578, Alton, IL 62002-0578
 14298238 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 16 2017 01:42:56 Quicken Loans, Inc.,
 1050 Woodward Avenue, Detroit, MI 48226-1906
 14301291 EDI: RECOVERYCORP.COM Feb 16 2017 01:38:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 14298241 +E-mail/Text: bankruptcy@firstenergycorp.com Feb 16 2017 01:42:38 West Penn Power,
 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2017 at the address(es) listed below:

Charles O. Zehley, Jr. on behalf of Debtor Gary Dubinsky COZ@Zeblaw.com, Lori@Zeblaw.com,
 Janet@Zeblaw.com
 James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroupp@kmlawgroup.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 23

Date Rcvd: Feb 15, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com
TOTAL: 4